

EXHIBIT 2

Letter

09/11/12

KENNETH L KRAL
SHIRLEY YVONNE KRAL
13260 SOLOMON PEAK DR
RIVERSIDE CA 92503-0000

RE: Account Number 0708104781
Property Address 13260 SOLOMON PEAK DR
RIVERSIDE CA 92503-0000

Dear KENNETH L KRAL
SHIRLEY YVONNE KRAL

Effective 10/02/12, the servicing of the above-referenced account (e.g., the right to collect payments) is being assigned, sold, or transferred from GMAC Mortgage, LLC to GREEN PLANET SERVICING, LLC. The assignment, sale or transfer of servicing does not affect the terms or conditions of the mortgage documents/security instruments, other than the terms directly related to the servicing of your account.

Except in limited circumstances, the law requires your present servicer to send you this notice at least 15 days before the effective date of the transfer. Your new servicer must also send you this notice no later than 15 days after the effective date of the transfer.

GMAC Mortgage, LLC sincerely appreciates your business and our first priority is to ensure a smooth transfer of your account servicing to GREEN PLANET SERVICING, LLC. If you have any questions regarding the transfer, please contact Customer Care at 866-725-0782.

Telephone Inquiries/Correspondence: Prior to 10/02/12, any questions regarding your account should be directed to GMAC Mortgage, LLC. After 10/02/12, you should contact GREEN PLANET SERVICING, LLC. Please use the telephone numbers and addresses, listed below, when contacting GMAC Mortgage, LLC or GREEN PLANET SERVICING, LLC.

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GMAC Mortgage, LLC
Attn: Customer Care
PO Box 780
Waterloo, IA 50704-0780
866-725-0782
6:00 AM - 10:00 PM CT M-F, 8:00 AM - 2:00 PM CT Sat

GREEN PLANET SERVICING, LLC
Attn: Customer Care
321 RESEARCH PARKWAY SUITE 303
MERIDEN, CT 06450
866-882-8187 (call collect if not toll-free)
0830 AM - 0900 PM ET

Notice Regarding Payments: Effective 10/02/12, please direct payments to GREEN PLANET SERVICING, LLC's Payment Processing Department at the address below. Payments will be processed by GMAC Mortgage, LLC if received prior to 10/02/12, and will be forwarded to GREEN PLANET SERVICING, LLC if received on or after 10/02/12.

GREEN PLANET SERVICING, LLC
P.O. BOX 660596
DALLAS, TX 75266-0596

As of 09/11/12, the current principal balance is \$ 531577.61, the current escrow balance is \$ -9710.00, the current interest rate is 4.00000%, the total monthly payment is \$ 3138.59 and the next due date is 09/01/10.

Automatic Payment Deduction: If your monthly payment is currently being drafted by GMAC Mortgage, LLC from your financial institution, this service will be discontinued. Please contact GREEN PLANET SERVICING, LLC if you are interested in enrolling in their automatic payment program.

Government Allotment/Bill Pay Service: If you currently make your payment through a third-party entity (e.g., a government allotment or a bank's bill pay service), please advise them of your new account number and change the payee to GREEN PLANET SERVICING, LLC. In the event of payee or payment changes, it is your responsibility to notify the third-party of the new payee and/or new payment amount.

GMAC Mortgage, LLC's Website Payment Program:
If you have been using the payment services on GMAC Mortgage, LLC's website, this service will be deactivated on 10/02/12.

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Escrow Account: If you have an escrow account, GMAC Mortgage, LLC will send you an escrow history statement within 45 days. The statement will reflect escrow deposits, disbursements and balances for the period of time we serviced your account since the last escrow analysis. The transferring escrow balance with our company will be reflected on this statement.

Optional Insurance: If you have taken advantage of any of our optional insurance plans or optional products, this service will transfer to GREEN PLANET SERVICING, LLC. If any of these plans or products are not transferable, you will receive a letter under a separate cover providing further direction.

Year-End Statement: You will receive a year-end statement for this year from GMAC Mortgage, LLC reflecting the account activity for the time we serviced your account this year. GREEN PLANET SERVICING, LLC should provide their own statement for the period of time they serviced your account this year. You will need to combine these two statements for income tax purposes.

If you are currently involved in a bankruptcy proceeding or have been discharged of your personal liability for the repayment of this debt, this notice is being provided for informational purpose only. It is not an attempt to hold you personally responsible for the debt and applies only to the lien on your property and not to you personally.

You should also be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2605):

During the 60-day period following the effective date of the transfer of the account servicing, a payment received by the old servicer before its due date cannot be treated by the new account servicer as late, and a late fee cannot be imposed on you.

Section 6 of RESPA (12 U.S.C. 2605) gives you certain consumer rights. If you send a qualified written request to your account servicer concerning the servicing of your account, your servicer must provide you with a written acknowledgment within 20 business days of the receipt of your request. A qualified written request is a written correspondence, other than notices on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reason for the request.

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No later than 60 business days after receiving your request, your servicer must make any appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During this 60-day period, your servicer cannot provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

A business day is a day on which the offices of the business entity are open to the public for carrying on all of its business functions.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that section. You should seek legal advice if you believe your rights have been violated.

It has been our pleasure to service your account. We wish you a successful relationship with GREEN PLANET SERVICING, LLC .

Customer Care

Loan Servicing

GMAC Mortgage, LLC

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